Page 1 of 1645 Avenue D, Suite B P.O. Box 2078 Billings, MT 59103 406-252-8202 Attorney for Creditor, Toyota Motor Credit Corporation ID No. 59
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MONTANA
IN RE:  INCREDIBLE AUTO SALES, LLC  Debtor.  Debtor.  )  Bankruptcy No. 06-60855
MOTION TO MODIFY STAY, AND NOTICE
The Motion of Toyota Motor Credit Corporation, hereinafter "Creditor" respectfully represents:  1. The Debtor filed a Petition in this Court under Chapter 11 of the
Bankruptcy Code on the 17 <sup>th</sup> day of October, 2006.
2. Creditor is the holder of a secured claim against a motor vehicle held i
Debtor's inventory and pursuant to Mont. LBR 4001-1 provides the following

information:

The present balance owed to Creditor, excluding any precomputed interest 06-60855-RBK Doc#: 266 Filed: 02/14/07 Entered: 02/14/07 13:32:31 Page 2 of 8 or other unearned charges is \$2,228.09. The date upon which the subject debt was incurred was March 29, 2002. b. Creditor holds a secured interest or lien upon the following described C. property of the estate: 1999 Toyota Corolla, Vehicle Identification No. 1NXBR12E8XZ227822. Collateral is located in Billings, Montana. The nature of Creditor's security interest and the date upon which the d. security interest was obtained and the date upon which the security interest was perfected are as follows: Retail Installment Sales Contract dated March 29, 2002 and State of South Dakota Certificate of Lien Filing dated the 6<sup>th</sup> day of May, 2002. Creditor has attached copies of retail installment sales contract and title necessary to provide the validity of its security interest to its Proof of Claim filed herein, as required by Mont, LBR 4001-1; or if no Proof of Claim has been filed such documents are in the possession of Creditor's Attorney. A description of Creditor's collateral including its location is as follows: e. 1999 Toyota Corolla, Vehicle Identification No. 1NXBR12E8XZ227822 located in Billings, Montana. The fair market value of Creditor's collateral is \$3,975.00. f. A description of and the amounts due upon any other security interests g. which have priority over that of Creditor are as follows: None. If the Debtor is in default and the number of defaulted installments and h.

the total amount in default. The contract is delinquent from October 13, 2006. At

present the full amount of the contract balance is due and payable to Toyota Motor 06-60855-RBK Doc#: 266 Filed: 02/14/07 Entered: 02/14/07 13:32:31 Page 3 of 8 Credit Corporation. This Motion is made under and pursuant to the following subsection of i. 11 U.S.C. § 362: § 362 (d) (1) and (2). Other facts which are relevant in determining whether relief should be granted j. are as follows: Upon information and belief Toyota Motor Credit Corporation's customer, Kit Veit, entered into a transaction with Debtor pursuant to which she trade in the vehicle at issue herein to Incredible Auto Sales, and pursuant to which transaction Toyota Motor Credit Corporation issued to Incredible Auto Sales a payoff statement, copy of which is attached hereto marked as Exhibit "3". Incredible Auto Sales has failed and refused to pay off the underlying obligation in favor of Toyota Motor Credi Corporation pursuant to the trade-in and purchase transaction with its customer, Kit Veit. Creditor further represents that in the event the Court grants this 3. Motion, Creditor will seek foreclosure and liquidation of the above-described collaters in accordance with applicable non-bankruptcy law. Upon disposition of such collatera

in excess of Creditor's allowed secured claim to the Court.

WHEREFORE Creditor moves the Court to grant this Motion to Modify Stay.

Creditor will account for all proceeds to the Court, and agrees to turn over any procee

and to grant such other relief as the Court may deem appropriate. 0855-RBK Doc#: 266 Filed: 02/14/07 Entered: 02/14/07 13:32:31 Page DATED this July and February, 2007.

PIERRE L. BACHELLER

Attamos for Toyota Mater Credit Corners

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If you object to the motion, you must file a written responsive pleading and request a hearing within ten (10) days of the date of the motion. The objecting party shall schedule the hearing and shall include in the caption of the responsive pleading the date, time and location of the hearing by inserting in the caption the following:

NOTICE OF	FHEARING
Date:	
Time:	
Location:	

This contested matter shall be scheduled for hearing for the next hearing date scheduled in the division within which the case is filed. The date, time and location of the hearing can be obtained from the Clerk of Court or from the Court's website at <a href="https://www.mtb.uscourt.gov">www.mtb.uscourt.gov</a>. In the event such scheduled hearing date is thirty (30) days beyond the filing date of the motion for relief, then a preliminary hearing within such thirty (30) day period shall be scheduled by the responding party after such party contacts the Clerk of Court to confirm the preliminary hearing date and time, which shall be set forth in the response.

If you fail to file a written response to the above Motion to Modify Stay with the particularity required by Mont. LBR 4001-1(b), and request a hearing, within ten (10) days of the date of this Notice, with service on the undersigned and all parties entitled to service under all applicable rules, then your failure to respond or to request a hearing wil be deemed an admission that the motion for relief should be granted without further notice or hearing.

DATED this 14hday of February, 2007.

PIERRE L. BACHELLER

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## CERTIFICATE OF SERVICE

I certify that on this <u>14</u> day of February, 2007, I served the following parties with a true and accurate copy of the foregoing by depositing the same in the United States mail, postage prepaid and addressed as follows:

Incredible Auto Sales, LLC 1832 King Avenue West Billings, MT 59102

Debtor

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William L. Needler 555 Skokie Blvd., Suite 500 Northbrook, IL 60062

847 559-8330 Attorney for Debtor (via electronic filing)

Daniel P. McKay Liberty Center, Suite 204 301 Central Avenue

Great Falls, MT 59401 Trustee 406 761-8777 (via electronic filing)

Neal G. Jensen

US Trustee's Office 301 Central Ave Great Falls, MT 59401 406 761-8777

22 Christopher P. Birkle PO Box 1415 Billings, MT 59102 406 256-9300

25 Alan C. Bryan PO Box 2529 Billings, MT 59102

27 | 406 252-3441 28 |

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1	Shane P. Coleman						
2	PO Box 639						
3	Billings, MT 59103 406 252-2166						
4							
5	Gregory W. Duncan 2687 Airport Road, Ste. A						
6	Helena, MT 59601						
7	406 442-6350						
8	Bruce F. Fain 208 N Broadway, Ste. 208						
9	Billings, MT 59101						
10	406 256-9700						
11	Charles W. Hingle						
12	401 N 31 <sup>st</sup> Street, Ste. 1500 Billings, MT 59101						
13	406 252-2166						
14	Jeffrey A. Hunnes						
15	5 Billings, MT 59103 406 245-3071						
16							
17	Doug James						
18	PO Box 2559						
19	Billings, MT 59103 406 248-7731						
20	Steven M. Johnson						
	PO Box 1645						
21	Great Falls, MT 59403 406 761-3000						
22							
	Jared M. Lefevre PO Box 2529						
24	Billings, M1 59103						
25	Christian T Nyoren						
26	PO Box 4947						
27	406 728-1455						
28							
	II.						

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